

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Sherwyn Smith Sr

Debtor(s)

Case No. 09 B 48492

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2009.
- 2) The plan was confirmed on 04/12/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/12/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 04/26/2013.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$39,307.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$95,000.00
Less amount refunded to debtor	\$6,461.57

NET RECEIPTS: **\$88,538.43**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,086.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,158.25
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,244.25**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Eagle	Secured	34,797.66	34,797.66	34,797.66	34,797.66	1,768.74
America's Financial Choice Inc	Unsecured	588.00	588.09	588.09	588.09	0.00
Arch Bay Holdings	Secured	185,000.00	111,238.07	111,238.07	0.00	0.00
Aspire	Unsecured	1,468.00	NA	NA	0.00	0.00
Cavalry Portfolio Services	Unsecured	845.00	928.92	928.92	928.92	0.00
CCS	Unsecured	505.00	NA	NA	0.00	0.00
Chicago Patrolmen's Fed Credit Union	Unsecured	347.00	NA	NA	0.00	0.00
Chicago Patrolmen's Fed Credit Union	Unsecured	4,076.00	NA	NA	0.00	0.00
Chicago Patrolmen's Fed Credit Union	Secured	15,878.00	15,878.00	15,878.00	15,878.00	837.77
Chicago Patrolmen's Fed Credit Union	Unsecured	5,628.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Unsecured	20,433.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Secured	20,433.00	12,218.26	12,218.26	12,218.26	603.38
Creditors Alliance Inc	Unsecured	88.00	NA	NA	0.00	0.00
Diversified Adjustment Service	Unsecured	724.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	NA	574.79	574.79	574.79	0.00
East Bay Funding	Unsecured	NA	107.96	107.96	107.96	0.00
EC2N Trust	Unsecured	1,120.00	1,426.18	1,426.18	1,426.18	0.00
ECast Settlement Corp	Unsecured	346.00	346.35	346.35	346.35	0.00
Fidelity Information Corporation	Unsecured	709.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	43,000.00	6,523.75	6,523.75	6,523.75	0.00
Jefferson Capital Systems LLC	Unsecured	1,005.00	1,117.51	1,117.51	1,117.51	0.00
Malcolm S Gerald & Assoc	Unsecured	147.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	2,309.00	2,309.31	2,309.31	2,309.31	0.00
MiraMed Revenue Group, LLC	Unsecured	638.00	NA	NA	0.00	0.00
Nationwide Recovery Serv	Unsecured	127.00	NA	NA	0.00	0.00
Union Auto Sales	Unsecured	4,417.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,332.00	1,267.51	1,267.51	1,267.51	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$111,238.07	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$62,893.92	\$62,893.92	\$3,209.89
TOTAL SECURED:	\$174,131.99	\$62,893.92	\$3,209.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,190.37	\$15,190.37	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,244.25</u>
Disbursements to Creditors	<u>\$81,294.18</u>
TOTAL DISBURSEMENTS :	<u>\$88,538.43</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.